

Exhibit A

Eltman, Eltman & Cooper P.C.

Attorneys at Law
140 Broadway, 26th Floor New York, NY 10005
Toll Free (866) 511-9445

September 10, 2010

Creditor: LVNV FUNDING LLC
Original Creditor: PROVIDIAN FINANCIAL CORP
Account #: 4559540700768312
BEC File #: 751954 4013M2050
Amount Due: \$2628.72 (Does not include all the interest)

ATTN: Lexington Law
MY account # 1022279
CHRIS GODSON

Dear Mr./Ms. GODSON:

Please be advised that Eltman, Eltman & Cooper P.C. has been retained by LVNV FUNDING LLC, purchaser of the above account, for collection of this debt.

Currently, no attorney with the firm has personally reviewed the particular circumstances of your account, and this letter should not be taken as a representation of any such review nor as a threat of legal action. However, if you fail to contact this office, our client may consider the availability of additional remedies to recover the balance due.

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If, within thirty days after your receipt of this notice, you notify us in writing that the debt or any portion thereof is disputed, we will obtain verification of the debt or a copy of any judgment, and we will mail to you a copy of such verification or judgment. If you notify this office in writing within thirty (30) days after receiving this letter, this office will provide you with the name and address of the original creditor, if different from the current creditor.

As of the date of this letter you owe \$2628.72 (Does not include all the interest). At this time our office is willing to deduct twenty percent (20%) from the current balance if the account is settled in full. This will be a savings of:
\$525.74

Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information write the undersigned or call 1-866-511-9445.

THIS FIRM IS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Very truly yours,

Detach Lower Portion and Return with Payment

Eltman, Eltman & Cooper P.C.



PRO100JV
140 Broadway 26th Floor

New York, NY 10005-1108

SEAN BANKS called at 3:41 pm
12/14/10
212-660-3128

September 10, 2010
CHRISTOPH M GODSON
310 COUNTRYSIDE LN APT 2
ORCHARD PARK NY 14127-1341

Creditor: LVNV FUNDING LLC

Original Creditor: PROVIDIAN FINANCIAL
CORP

Account #: 4559540700768312

BEC File #: 751954 4013M2050

Amount Due: \$2628.72 (Does not include all
interest)

Eltman, Eltman & Cooper P.C.

140 Broadway 26th Floor
New York, NY 10005-1108

=100051108996:

180 days
a/bk

CHRISTOPH M GODSON,
your salary will be referred for garnishment.
You can STOP it from happening.

CALL 212-660-3100

Garnishment Means:

- Involuntary paycheck deductions as set by law
- Mandatory payment of the full judgment balance
- Mandatory payment of interest/costs
- Legal papers served to your employer

Working With Us Means:

- Negotiating *lesser* monthly payments
- Negotiating a *reduced* settlement amount
- Interest and costs can be *waived*
- Private and *confidential* settlement

We can't help you if you don't call.

We have confirmed your employment at THE 31 CLUB. This account will be referred out for garnishment if we don't hear from you. Please call (212) 660-3100 as soon as possible to speak with a representative in our legal processing department to avoid garnishment. We look forward to hearing from you.

Re: LVNV Funding LLC
VS: CHRISTOPH M GODSON
Original Creditor: Providian Financial Corp
EEC File No: 751954
Amount Due: \$2,628.72

THIS FIRM IS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Eltman, Eltman & Cooper, P.C.
140 Broadway, 26th Floor
New York, NY 10005-1108
Telephone: (212) 660-3100 Fax: (212) 660-3101
(Toll Free) (877) 439-8800
eltmanlaw.123fastpay.com

CALL NOW BEFORE YOUR CASE PROCEEDS TO GARNISHMENT

As you may know, we have requested from your employer verification of your employment at **THE 31 CLUB**. We represent LVNV Funding LLC in the collection of your outstanding debt stated below. Our client will be seeking a wage garnishment against your salary to satisfy the judgment against you.

Please be advised that our next step after your employment is verified will be to turn over your account to an attorney licensed in your state. We do not practice law in your state but we will refer your account to local counsel to begin the process of garnishing your wages.

THIS CAN BE STOPPED, BUT ONLY IF YOU CALL US IN THE NEXT 3 DAYS. To avoid having legal documents sent to your employer and your wages deducted, call us to arrange a voluntary payment plan. We will work with you to accept payments for less than what would be garnished from your wages.

We realize that these are challenging times and that an involuntary deduction from your paycheck may be difficult to plan for. We would welcome the opportunity to work with you.

Please call (877) 439-8800 and ask to speak to Helena or Alix as soon as possible. Our staff is available between 8:30 a.m. and 7:00 p.m. ET, Monday thru Thursday, and until 4:30 p.m. ET on Fridays to discuss this matter.

Be advised that our office can accept the following payment methods: electronic funds transfer from your checking account, Visa, MasterCard, Discover Card, and Western Union.

If we do not hear from you in the next THREE DAYS, this account will be referred to a law firm in your state to enforce the judgment through a wage garnishment. Please do not delay.

THIS FIRM IS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Detach along the dotted line and return bottom portion along with payment. Please include your account number listed below on your check.

Re: LVNV Funding LLC
Vs. CHRISTOPH M. GODSON
Index Number: 07 937COWE
Original Creditor: Provident Financial Corp

BEC File No: 751954
Amount Due: \$2,628.72

ELTMAN, ELTMAN & COOPER P.C.
140 BROADWAY
26TH FLOOR
NEW YORK NY 10005-1108